

LIST OF REFERENCES CITED BY APPLICANT

(Use several sheets if necessary)

ATTY. DOCKET NO.

1782-014-999

APPLICATION NO.

09/514,271

APPLICANT

Raymond Sene

FILING DATE

02/28/2000

GROUP

2768

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
<i>gsh</i>	AA	5,383,113	01/17/95	Kight et al.	364	401	
<i>gsh</i>	AB	5,699,528	12/16/97	Hogan	395	240	
<i>gsh</i>	AC	5,960,411	09/28/99	Hartman et al.	705	26	
<i>gsh</i>	AD	5,978,768	11/02/99	McGovern et al.	705	1	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>gsh</i>	AE	www.checkfree.com , "About CheckFree - News: CheckFree and Virginia Power Launch Electronic Bill and Payment Option". (as of 02/23/2000)
<i>gsh</i>	AF	www.epost.ca/guided/english/choosepayment.html , "Why should I use it?", epost-electronic post office. (as of 02/22/2000)
<i>gsh</i>	AG	www.paymybills.com , "Paymybills - How the Service Works". (as of 02/22/2000)

EXAMINER

DATE CONSIDERED

10-28-00

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.